

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: CHANDLER, ANGELA M.

§ Case No. 15-42149CPJ

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Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on 12/15/2015. The undersigned trustee was appointed on 12/15/0015.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 22,000.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>6,000.00</u>
Bank service fees	<u>0.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	\$ <u>16,000.00</u>

The remaining funds are available for distribution.

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 06/22/2016 and the deadline for filing governmental claims was 06/12/2016. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$2,950.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$2,950.00, for a total compensation of \$2,950.00². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$40.36 for total expenses of \$40.36².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 02/22/2017

By: /s/ Deborah Ebner
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Exhibit A
Page: 1

Case No.: 15-42149CPJ
Case Name: CHANDLER, ANGELA M.

Trustee Name: (330480) Deborah Ebner
Date Filed (f) or Converted (c): 12/15/2015 (f)
§ 341(a) Meeting Date: 01/21/2016
Claims Bar Date: 06/22/2016

For Period Ending: 02/22/2017

1 Asset Description (Scheduled And Unscheduled (u) Property)		2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=\$554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	Acura TL 2008 110000 fair condition. Entire property value: \$6000	6,000.00	0.00		0.00	FA
2	Household goods	500.00	0.00		0.00	FA
3	TV and cell phone	100.00	0.00		0.00	FA
4	Deposits of money - : Bank of America Checking	300.00	0.00		0.00	FA
5	: IRA-Scotttrade	1,000.00	0.00		0.00	FA
6	: Scottrade	1,000.00	0.00		0.00	FA
7	Rent; Security Deposit	2,000.00	0.00		0.00	FA
8	Counterclaims vs. Erie Insurance a/s/o John Willis and John Willis(Landlord), for damages and statutory violations, Attorney Burton Ring.	Unknown	22,000.00		22,000.00	FA
8	Assets Totals (Excluding unknown values)	\$10,900.00	\$22,000.00		\$22,000.00	\$0.00

Major Activities Affecting Case Closing:

01/29/2017 - case fully administered; prepare TFR

6/30/2016 - Settlement meeting with atty. for Erie insurance scheduled for July 8, 2016.

Initial Projected Date Of Final Report (TFR):

Current Projected Date Of Final Report (TFR):

02/22/2017 (Actual)

Form 2

Exhibit B
Page: 1

Cash Receipts And Disbursements Record

Case No.: 15-42149CPJ
Case Name: CHANDLER, ANGELA M.
Taxpayer ID #: **_***0054
For Period Ending: 02/22/2017

Trustee Name: Deborah Ebner (330480)
Bank Name: Rabobank, N.A.
Account #: *****1600 Checking
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
01/18/2017	{8}	Erie Insurance Exchange	Gross Settlement authorized per ct. order out of which Ring to receive admin. claim of \$6,000.00	1142-000	22,000.00		22,000.00
01/25/2017	101	Berton Ring	Administrative claim per settlement order.	3991-000		6,000.00	16,000.00
COLUMN TOTALS					22,000.00	6,000.00	\$16,000.00
Less: Bank Transfers/CDs					0.00	0.00	
Subtotal					22,000.00	6,000.00	
Less: Payments to Debtors						0.00	
NET Receipts / Disbursements					\$22,000.00	\$6,000.00	

Form 2

Exhibit B

Page: 2

Cash Receipts And Disbursements Record

Case No.: 15-42149CPJ
Case Name: CHANDLER, ANGELA M.
Taxpayer ID #: **_***0054
For Period Ending: 02/22/2017

Trustee Name: Deborah Ebner (330480)
Bank Name: Rabobank, N.A.
Account #: *****1600 Checking
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****1600 Checking	\$22,000.00	\$6,000.00	\$16,000.00
	\$22,000.00	\$6,000.00	\$16,000.00

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Exhibit C

Claims Proposed Distribution Register

Case: 15-42149CPJ CHANDLER, ANGELA M.

Case Balance: \$16,000.00 **Total Proposed Payment:** \$16,000.00 **Remaining Balance:** \$0.00

Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
1S	John Willis and Erie Insurance c/o R. Connor & Assoc. P?C	Secured	\$15,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$16,000.00
1S-2	John Willis and Erie Insurance c/o R. Connor & Assoc. P?C	Secured	\$15,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$16,000.00
	FACTORLAW	Admin Ch. 7	\$291.21	\$291.21	\$0.00	\$291.21	\$291.21	\$15,708.79
	<3120-00 Attorney for Trustee Expenses (Trustee Firm)>							
	Deborah Ebner	Admin Ch. 7	\$2,950.00	\$2,950.00	\$0.00	\$2,950.00	\$2,950.00	\$12,758.79
	<2100-00 Trustee Compensation>							
	FACTORLAW	Admin Ch. 7	\$8,552.50	\$8,552.50	\$0.00	\$8,552.50	\$8,552.50	\$4,206.29
	<3110-00 Attorney for Trustee Fees (Trustee Firm)>							
	Berton Ring	Admin Ch. 7	\$6,000.00	\$6,000.00	\$6,000.00	\$0.00	\$0.00	\$4,206.29
	<3991-00 Other Professional Fees>							
	Deborah Ebner	Admin Ch. 7	\$40.36	\$40.36	\$0.00	\$40.36	\$40.36	\$4,165.93
	<2200-00 Trustee Expenses>							
1U	John Willis and Erie Insurance c/o R. Connor & Assoc. P?C	Unsecured	\$12,855.34	\$0.00	\$0.00	\$0.00	\$0.00	\$4,165.93
1U-2	John Willis and Erie Insurance c/o R. Connor	Unsecured	\$14,843.97	\$0.00	\$0.00	\$0.00	\$0.00	\$4,165.93

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Exhibit C

Claims Proposed Distribution Register

Case: 15-42149CPJ CHANDLER, ANGELA M.

Case Balance: \$16,000.00

Total Proposed Payment: \$16,000.00

Remaining Balance: \$0.00

Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
	& Assoc. P?C							
2	American InfoSource LP as agent for TD Bank, USA	Unsecured	\$1,680.97	\$1,680.97	\$0.00	\$1,680.97	\$446.71	\$3,719.22
3	Capital One Bank (USA), N.A.	Unsecured	\$12,071.45	\$12,071.45	\$0.00	\$12,071.45	\$3,207.88	\$511.34
4	Capital One NA c/o Becket and Lee LLP	Unsecured	\$1,924.21	\$1,924.21	\$0.00	\$1,924.21	\$511.34	\$0.00
Total for Case: 15-42149CPJ			\$91,210.01	\$33,510.70	\$6,000.00	\$27,510.70	\$16,000.00	

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-42149CPJ

Case Name: ANGELA M. CHANDLER

Trustee Name: Deborah Ebner

Balance on hand: \$ 16,000.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1S	John Willis and Erie Insurance c/o R. Connor & Assoc. P?C	15,000.00	0.00	0.00	0.00
1S-2	John Willis and Erie Insurance c/o R. Connor & Assoc. P?C	15,000.00	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00
 Remaining balance: \$ 16,000.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Deborah Ebner	2,950.00	0.00	2,950.00
Trustee, Expenses - Deborah Ebner	40.36	0.00	40.36
Attorney for Trustee Fees - FACTORLAW	8,552.50	0.00	8,552.50
Attorney for Trustee, Expenses - FACTORLAW	291.21	0.00	291.21
Other Professional Fees - Berton Ring	6,000.00	6,000.00	0.00

Total to be paid for chapter 7 administrative expenses: \$ 11,834.07
 Remaining balance: \$ 4,165.93

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00
 Remaining balance: \$ 4,165.93

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00
 Remaining balance: \$ 4,165.93

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$15,676.63 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 26.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1U	John Willis and Erie Insurance c/o R. Connor & Assoc. P?C	0.00	0.00	0.00
1U-2	John Willis and Erie Insurance c/o R. Connor & Assoc. P?C	0.00	0.00	0.00
2	American InfoSource LP as agent for TD Bank, USA	1,680.97	0.00	446.71
3	Capital One Bank (USA), N.A.	12,071.45	0.00	3,207.88
4	Capital One NA c/o Becket and Lee LLP	1,924.21	0.00	511.34

Total to be paid for timely general unsecured claims: \$ 4,165.93
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims: \$ 0.00
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00